

Information to identify the case:		
Debtor 1:	Benjamin Allen Neuschwander	Social Security number or ITIN: xxx-xx-6687
	First Name Middle Name Last Name	EIN: --
Debtor 2:		Social Security number or ITIN: --
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --
United States Bankruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter: 7 5/5/23
Case number: 23-20983-CMB		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Benjamin Allen Neuschwander	
2. All other names used in the last 8 years		
3. Address	538 Jackson Blvd Freedom, PA 15042	
4. Debtor's attorney Name and address	Salene Mazur Kraemer MAZURKRAEMER Business Law 314 Old Farm Rd Pittsburgh, PA 15228	Contact phone 206-206-3843 Email: salene@mazurkraemer.com
5. Bankruptcy trustee Name and address	Eric E. Bononi 20 North Pennsylvania Avenue Greensburg, PA 15601	Contact phone 724-832-2499 Email: bankruptcy@bononilaw.com

For more information, see page 2 >

Debtor **Benjamin Allen Neuschwander**

Case number **23-20983-CMB**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 5/26/23
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	July 7, 2023 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	Filing deadline: 9/5/23 Filing deadline: 30 days after the conclusion of the meeting of creditors No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:
Benjamin Allen Neuschwander
Debtor

Case No. 23-20983-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 26, 2023

User: auto
Form ID: 309A

Page 1 of 4
Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2023:

Recip ID	Recipient Name and Address
db	+ Benjamin Allen Neuschwander, 538 Jackson Blvd, Freedom, PA 15042-2873
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15602426	+ Brian Nicholas, Mellon Independence Center, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15598012	+ Buckle Glass Mountain Capital, 1375 E Woodfield Rd Suite 400, Schaumburg, IL 60173-5426
15598014	+ Chester Co. Hospital (B&B Coll), 701 E Marshall St, West Chester, PA 19380-4412
15598015	+ Chrysler Capital, 1601 Elm St #800, Dallas, TX 75201-7260
15598017	+ Citibank Account, PO Box 78019, Phoenix, AZ 85062-8019
15598018	+ City of Pitts - Collection Service Cente, 414 Grant St, Pittsburgh, PA 15219-2409
15598019	+ Coll Svc Center, 414 Grant St, Pittsburgh, PA 15219-2409
15602438	+ Cynthia Neuschwander, 538 Jackson Blvd, Freedom, PA 15042-2873
15602439	+ Dan Santucci, 3220 Tillman Drive Suite 215, Bensalem, PA 19020-2028
15598022	+ Dicks Port Recovery, P.O. Box 669808, Dallas, TX 75266-0752
15598026	+ GP Ortho, 750 Washington Rd STE 1, Pittsburgh, PA 15228-2052
15598024	+ Genesis Laboratory Management, LLC, 1912 Rt. 35 South, Suite 203, Oakhurst, NJ 07755-2768
15598025	+ Giant Eagle, 101 Kappa Dr, Pittsburgh, PA 15238-2833
15598028	+ Heritage Valley Health Systems, 420 Rouser Road Suite 102, Coraopolis, PA 15108-3090
15598029	+ Home Depot, P.O. Box 6405, Dallas, TX 75265
15598030	+ Huntington Bank (Sunrise Credit Service), Attn: EA1W18, P.O. Box 182387, Columbus, OH 43218-2387
15598032	+ JC Penny (Midland Credit), P.O. Box 939069, San Diego, CA 92193-9069
15598031	+ Janine Neuschwander, ex wife, 14 Bellview Dr., Mc Kees Rocks, PA 15136-1108
15602452	+ Jeannine Neuschwander Baurle, 14 Bellview Drive, Mc Kees Rocks, PA 15136-1108
15602453	+ Jeannine Neuschwander Baurle, ex wife, 14 Bellview Dr., Mc Kees Rocks, PA 15136-1108
15598034	+ Kohls Qualia Collection Services, 1444 North McDowell Blvd 94954-6515
15598035	+ Labcorp, 531 South Spring Street, Burlington, NC 27215-5866
15598036	+ Lowe's Synchrony Bank Account, 170 Election Road, Suite 125, Draper, UT 84020-6425
15598037	+ Macy's Dep. Stores National Bank, 701 E 60th St. N, Sioux Falls, SD 57104-0432
15602462	+ Montour School District, c/o Laura McCurdy, 445 Fort Pitt Blvd, Suite 503, Pittsburgh, PA 15219-1308
15598040	+ Nordstrom RGS Financial, Nordstrom RGS Financial, Richardson, TX 75085
15598043	+ PINK - Victoria Secret, Comenity Bank PO Box 650972, Dallas, TX 75265-0972
15598045	+ PNC Credit Collection Service, One PNC Plaza, 249 Fifth Avenue, Pittsburgh, PA 15222
15598041	+ Pay Pal Credit Syn Bank, 170 Election Road, Suite 125,, Draper, UT 84020-6425
15598042	+ Pharmerica, 491 Blue Eagle Ave., Harrisburg, PA 17112-2314
15598047	+ QAR Asset Recovery, 7 Foster Ave # 101, Gibbsboro, NJ 08026-1191
15598048	+ REVCO, 5807 N 102nd St, Omaha, NE 68134-1051
15602473	+ Robert Kline, 425 Commerce Drive, Suite 150, Fort Washington, PA 19034-2727
15602476	+ Towd Point Mortgage Trust 2018-2, U.S. Bank National Association as Indent, Mellon Independence Center 701 Market St, Philadelphia, PA 19106-1538
15602477	+ William Molczan, Weltman Weinberg, 436 Seventh Avenue, Suite 2500, Pittsburgh, PA 15219-1842

TOTAL: 37

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: May 26, 2023

Form ID: 309A

Total Noticed: 58

Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: kebeck@bernsteinlaw.com	May 27 2023 00:45:07	Keri P. Ebeck, Bernstein-Burkley, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219
aty	Email/Text: salene@mazurkraemer.com	May 27 2023 00:44:00	Salene Mazur Kraemer, MAZURKRAEMER Business Law, 314 Old Farm Rd, Pittsburgh, PA 15228
tr	+ EDI: BEEBONONI.COM	May 27 2023 04:28:00	Eric E. Bononi, 20 North Pennsylvania Avenue, Greensburg, PA 15601-2337
smg	EDI: PENNDEPTREV	May 27 2023 04:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 27 2023 00:45:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 27 2023 04:28:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 27 2023 00:45:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	May 27 2023 00:45:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ Email/Text: jdryer@bernsteinlaw.com	May 27 2023 00:45:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15598013	+ Email/Text: bankruptcy@cavps.com	May 27 2023 00:46:00	Cavalry Portfolio Service, 1 American Ln Ste. 220, Greenwich, CT 06831-2563
15598016	+ EDI: CITICORP.COM	May 27 2023 04:28:00	Citibank (Costco), PO Box 78019, Phoenix, AZ 85062-8019
15598020	+ EDI: WFNNB.COM	May 27 2023 04:28:00	Comenity Bank, P.O. Box 183003, Columbus, OH 43218-3003
15598021	+ EDI: CCS.COM	May 27 2023 04:28:00	Credit Collection Service, 725 Canton Street, Norwood, MA 02062-2679
15602441	+ Email/Text: jdryer@bernsteinlaw.com	May 27 2023 00:45:00	Duquesne Light Company, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15598027	+ EDI: PHINHARRIS	May 27 2023 04:28:00	Harris & Harris, 111 W Jackson Blvd, Chicago, IL 60604-4135
15602450	EDI: IRS.COM	May 27 2023 04:28:00	Internal Revenue Service, Centralized Insolvency Operation, Post Office Box 7346,, Philadelphia, PA 19101-7346
15598033	EDI: JEFFERSONCAP.COM	May 27 2023 04:28:00	Jefferson Capital Systems, 16 McLeland Road, Saint Cloud, MN 56303
15602455	Email/Text: kebeck@bernsteinlaw.com	May 27 2023 00:45:07	Keri Ebeck, Bernstein Burkley, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219
15598035	^ MEBN	May 27 2023 00:36:23	Labcorp, 531 South Spring Street, Burlington, NC 27215-5866
15598038	+ Email/Text: bankruptcydpt@mcmcg.com	May 27 2023 00:45:00	Midland Credit, 16 McLeland Rd, Saint Cloud, MN 56303-2198
15598039	+ Email/Text: bankruptcydpt@mcmcg.com	May 27 2023 00:45:00	Midland Credit Management, P.O. Box 939069, San Diego, CA 92193-9069
15598046	EDI: PRA.COM		

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: May 26, 2023

Form ID: 309A

Total Noticed: 58

		May 27 2023 04:28:00	Portfolio Recovery, 120 Corporate Blvd, Norfolk, VA 23502
15598049	+ EDI: RMSC.COM		
		May 27 2023 04:28:00	Sams Club Synchrony Bank, PO Box 530942, Atlanta, GA 30353-0942
15602475	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		May 27 2023 00:46:00	Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Towd Point Mortgage Trust 2018-2, U.S. Bank Nation
15598010		ATV PHY. THERAPY
15602425		ATV PHY. THERAPY
15598011		Bank
15602433		Citibank N.A. v. Neuschwander
15598023		ERC
15602442		ERC
15598044		Pitts Parcheny Ct
15602468		Pitts Parcheny Ct
15602427	*+	Buckle Glass Mountain Capital, 1375 E Woodfield Rd Suite 400, Schaumburg, IL 60173-5426
15602428	*+	Cavalry Portfolio Service, 1 American Ln Ste. 220, Greenwich, CT 06831-2563
15602429	*+	Chester Co. Hospital (B&B Coll), 701 E Marshall St, West Chester, PA 19380-4412
15602430	*+	Chrysler Capital, 1601 Elm St #800, Dallas, TX 75201-7260
15602431	*+	Citibank (Costco), PO Box 78019, Phoenix, AZ 85062-8019
15602432	*+	Citibank Account, PO Box 78019, Phoenix, AZ 85062-8019
15602434	*+	City of Pitts - Collection Service Cente, 414 Grant St, Pittsburgh, PA 15219-2409
15602435	*+	Coll Svc Center, 414 Grant St, Pittsburgh, PA 15219-2409
15602436	*+	Comenity Bank, P.O. Box 183003, Columbus, OH 43218-3003
15602437	*+	Credit Collection Service, 725 Canton Street, Norwood, MA 02062-2679
15602440	*+	Dicks Port Recovery, P.O. Box 669808, Dallas, TX 75266-0752
15602445	*+	GP Ortho, 750 Washington Rd STE 1, Pittsburgh, PA 15228-2052
15602443	*+	Genesis Laboratory Management, LLC, 1912 Rt. 35 South, Suite 203, Oakhurst, NJ 07755-2768
15602444	*+	Giant Eagle, 101 Kappa Dr, Pittsburgh, PA 15238-2833
15602446	*+	Harris & Harris, 111 W Jackson Blvd, Chicago, IL 60604-4135
15602447	*+	Heritage Valley Health Systems, 420 Rouser Road Suite 102, Coraopolis, PA 15108-3090
15602448	*	Home Depot, P.O. Box 6405, Dallas, TX 75265
15602449	*+	Huntington Bank (Sunrise Credit Service), Attn: EA1W18, P.O. Box 182387, Columbus, OH 43218-2387
15602451	*+	JC Penny (Midland Credit), P.O. Box 939069, San Diego, CA 92193-9069
15602454	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems, 16 McLeland Road, Saint Cloud, MN 56303
15602456	*+	Kohls Qualia Collection Services, 1444 North McDowell Blvd 94954-6515
15602457	*+	Labcorp, 531 South Spring Street, Burlington, NC 27215-5866
15602458	*+	Lowe's Synchrony Bank Account, 170 Election Road, Suite 125, Draper, UT 84020-6425
15602459	*+	Macy's Dep. Stores National Bank, 701 E 60th St. N, Sioux Falls, SD 57104-0432
15602460	*+	Midland Credit, 16 McLeland Rd, Saint Cloud, MN 56303-2198
15602461	*+	Midland Credit Management, P.O. Box 939069, San Diego, CA 92193-9069
15602463	*	Nordstrom RGS Financial, Nordstrom RGS Financial, Richardson, TX 75085
15602466	*+	PINK - Victoria Secret, Comenity Bank PO Box 650972, Dallas, TX 75265-0972
15602469	*	PNC Credit Collection Service, One PNC Plaza, 249 Fifth Avenue, Pittsburgh, PA 15222
15602470	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, 120 Corporate Blvd, Norfolk, VA 23502
15602464	*+	Pay Pal Credit Syn Bank, 170 Election Road, Suite 125,, Draper, UT 84020-6425
15602465	*+	Pharmerica, 491 Blue Eagle Ave., Harrisburg, PA 17112-2314
15602471	*+	QAR Asset Recovery, 7 Foster Ave # 101, Gibbsboro, NJ 08026-1191
15602472	*+	REVCO, 5807 N 102nd St, Omaha, NE 68134-1051
15602474	*+	Sams Club Synchrony Bank, PO Box 530942, Atlanta, GA 30353-0942
15602467	##+	pioneer recovery services, P.O 500, Horseheads, NY 14845-0500

TOTAL: 9 Undeliverable, 35 Duplicate, 1 Out of date forwarding address

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: May 26, 2023

Form ID: 309A

Total Noticed: 58

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 28, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 26, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Towd Point Mortgage Trust 2018-2 U.S. Bank National Association, as Indenture Trustee bnicholas@kmlawgroup.com
Eric E. Bononi	bankruptcy@bononilaw.com pa69@ecfbis.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Salene Mazur Kraemer	on behalf of Debtor Benjamin Allen Neuschwander salene@mazurkraemer.com salene@ecf.courtdrive.com;kraemer.saleneb115974@notify.bestcase.com;becca@mazurkraemer.com;reeneemarie@mazurkraemer.com

TOTAL: 5